

Figure 1

FIG. 2 is a flowchart illustrating a process for generating a soft token based on voiceprints. The process begins with an activation step, followed by a prompt for a first sign-on word. If the word is correct, voiceprints are derived and compared to stored voiceprints. If they match, a key is decrypted and split into K1A and K1B, which are then used to derive a digipass key and finally a soft token. If there is a failure at any point, the process prompts for a second sign-on word. If that also fails, the process terminates.

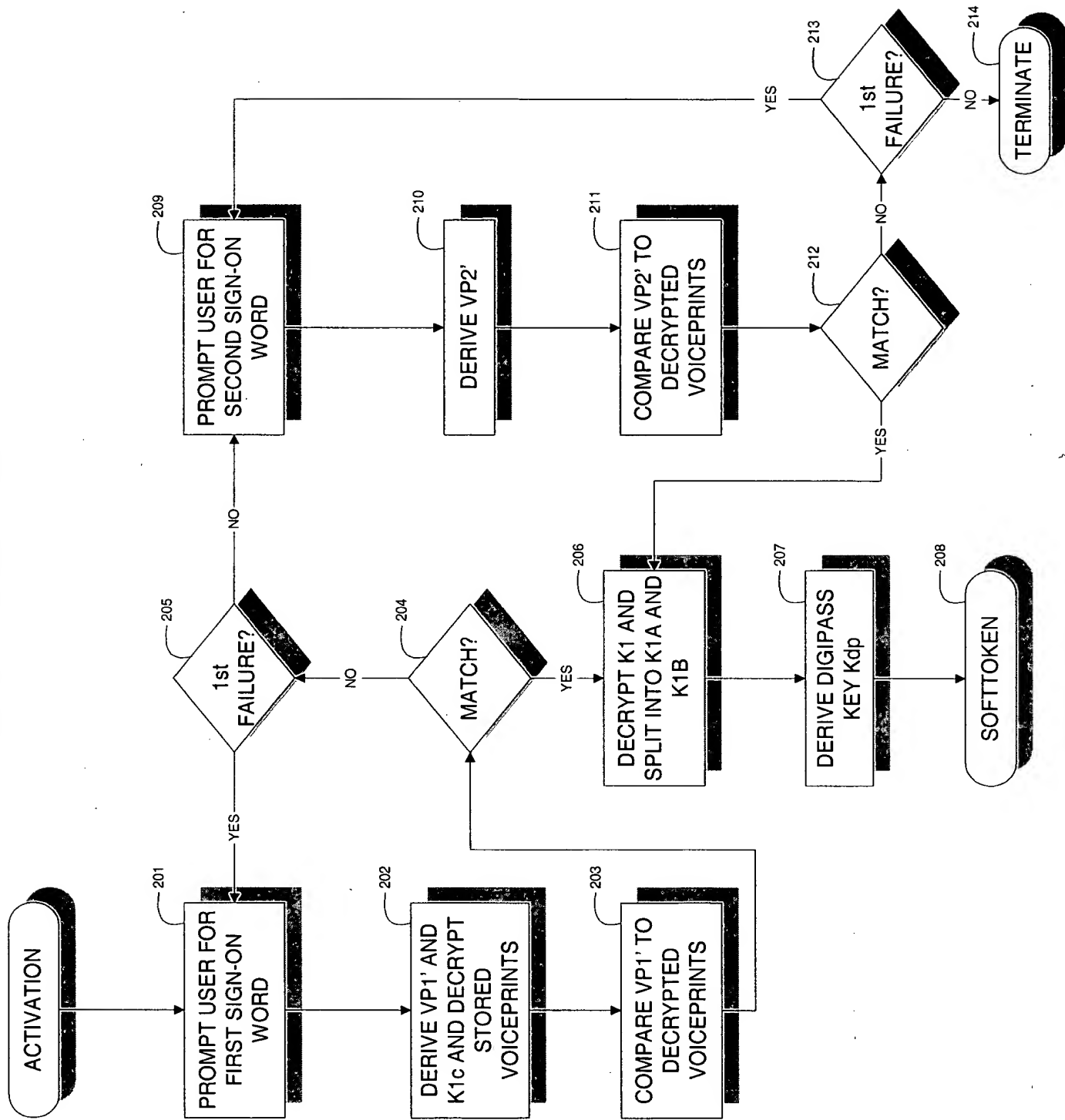


Figure 2